Realizing the Dream:

Family Self-Sufficiency in Albemarle County & Charlottesville, Virginia

Orange Dot Report 2.0

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Project Purpose

Our purpose is to help families who are striving to achieve self-reliance in our community by identifying and helping create jobs within their reach and positioning them to secure and excel in those jobs—real jobs for real people.

Our approach is to amplify the effects of the region's extensive support services and economic power by deploying existing social networks to connect those resources more directly to the families struggling in the Charlottesville region.

Part I: Defining the Issue

ISSUE

The American Dream. In 1843, *McGuffey's Reader* wrote that "[t]he road to wealth, to honor, to usefulness, and happiness, is open to all, and all who will, may enter upon it with the almost certain prospect of success."[1]

One hundred and twenty years later, Dr. Martin Luther King stood on the steps of the Lincoln Memorial and spoke the dream *he* had for America. Many forget that the throngs who gathered that day were marching for "Jobs and Freedom." In his "I Have A Dream" speech, Dr. King lamented that there were too many Americans living "on a lonely island of poverty in the midst of a vast ocean of material prosperity."

Today, we remain surrounded by a vast ocean of material prosperity. Yet, here in our community there are too many for whom the American Dream remains unrealized. In Charlottesville and Albemarle county, 5,661 families (18 percent) do not make enough money to pay for the essentials of life—food, shelter, clothing and utilities—and the added costs associated with working—childcare and transportation. The vast majority of our struggling families consist of women and their children. Absent a sustained and intentional effort, nearly half of these children born into no- or low-income families will remain there the rest of their lives.[2] Too many children in poverty become parents in poverty.[3]

To escape this cycle, children need education beyond high school.[4] If their parents are struggling, however, these children face enormous obstacles in completing their education and moving up the economic ladder.[5]

Ending this cycle, therefore, must include providing a pathway to self-sufficiency for parents. The effort needs to be grounded in the community, focused on the goal and supported over time.

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[1] Robert D. Putnam, *Our Kids: The American Dream in Crisis* (Simon & Schuster, 2015), p. 33.
[2] According to the Pew Charitable Trusts Economic Mobility Project, 42 percent of children born into the bottom fifth of family income will be there for life. Sharkey, Patrick. *Neighborhoods and the Black-White Mobility Gap*. Rep. Pew Charitable Trusts, 2009.
[3] In this report, the term "poverty" is used guardedly. Poverty is a lack of wealth, not a lack of value.
[4] Chances of escaping poverty are 30 percent higher for those with more than a high school diploma compared to those who never graduated. Acs, Gregory and Zimmerman, Seth. *U.S. Intragenerational Economic Mobility From 1984 to 2004: Trends and Implications*, Rep. (Pew Charitable Trusts, 2008), Figure 5.
[5] "Double Jeopardy: How Third Grade Reading Skills and Poverty Influence High School Graduation," Hernandez, Donald J. (Annie E. Casey Foundation: April 2011)

In 1966, a University of Virginia law school graduate travelled to South Africa to speak to a group of South African students, struggling under the weight of Apartheid. This UVa graduate, Robert F. Kennedy, spoke to the students about his vision for the world—a world, in his words "of constantly accelerating economic progress—not material welfare as an end in itself, but as a means to liberate the capacity of every human being to pursue his talents and to pursue his hopes."

Liberating the capacity of every human being lies at the heart of the American Dream. As former Federal Reserve Chair Ben Bernanke put it, "[a] bedrock American principle is the idea that all individuals should have the opportunity to succeed on the basis of their own effort, skill, and ingenuity."[6]

There is increasing evidence, however, that factors beyond individuals' "own effort, skill, and ingenuity" can push those opportunities out of reach. For example, those factors create substantial drag on the ability of low-income children to climb the economic ladder and realize their dreams.[7] Analyzing data from across the nation, Harvard University economists Raj Chetty and Nathaniel Hendren concluded that local factors had an enormous effect on the economic mobility of children living in our communities.[8] "The broader lesson of our analysis," Mr. Chetty and Mr. Hendren write, "is that social mobility should be tackled at a local level."[9]

In this update to the Orange Dot Project report first issued in September 2011, we describe a model we have initiated in Charlottesville to tackle this issue at the local level.

We cannot begin to unleash the potential of those being left behind, however, without understanding their circumstances. As with the original Orange Dot report, Part I quantifies the size and scope of the grave financial conditions facing a surprising number of our neighbors. Unlike the original report, we look at data from Albemarle as well as Charlottesville.

Among us are too many struggling families. Around us are the opportunities to end those struggles. We need to harness those opportunities so families can seize them.

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[6] Putnam, p. 32

[7] Graduating from college continues to be the fastest way to climb the economic ladder. But as Putnam notes, "[a]s the twenty-first century opened, a family's socioeconomic status had become even more important than test scores in predicting which eighth graders would graduate from college. High-scoring poor kids are now slightly less likely (29 percent) to get a college degree than low-scoring rich kids (30 percent)." Putnam, pp. 189-190.

[8] Aisch, Gregor; Buth, Eric; Bloch, Matthew; Cox, Amanda Cox and Quealy, Kevin, "The Best and Worst Places to Grow Up: How Your Area Compares." *The New York Times*, 4 May 2015. *Nytimes.com* Web

[9] Chetty and Hendren report that the city of Charlottesville is among the worst localities in the U.S. in helping poor children up the income ladder. It ranks 2,411th out of 2,478 localities (only 66 rank below Charlottesville), worse than about 97 percent of communities. Albemarle county ranks 1,642nd out of 2,478, worse than about 66 percent of communities.

Too Many Struggling Families

There are 7,340 families living in Charlottesville.[10]

Of these, 1,800 families (25 percent) do not make enough money to pay for the essentials of life—food, shelter, clothing and utilities—and the added costs associated with working—childcare and transportation. The vast majority of our struggling families consist of women and their children. Here are the financial challenges families face in Charlottesville:

Expense of Living in Charlottesville[11]

	Single Householder + 2 kids (1 toddler)				Single Householder + 3 kids (1 toddler)		
	Annual	Monthly	Weekly		Annual	Monthly	Weekly
Costs of Survival							
Food	$ 5,831.28	$ 485.94	$ 112.14		$ 7,763.60	$ 646.97	$ 149.30
Clothing	$ 1,056.11				$ 1,396.11		
Shelter	$ 11,124.00	$ 927.00			$ 13,188.00	$ 1,099.00	
Utilities	$ 2,645.22	$ 220.44			$ 3,017.22	$ 251.44	
Necessary Costs	$ 4,131.32				$ 5,072.99		
Total Survival Income	**$ 24,787.94**				**$ 30,437.92**		
Costs of Working							
Transportation	$ 240.00	$ 20.00			$ 240.00	$ 20.00	
Childcare	$ 9,936.00	$ 828.00			$ 9,936.00	$ 828.00	
Total Working Income	**$ 34,963.94**				**$ 40,613.92**		

In order for a family to live independently in Charlottesville, a single parent with two children would need to earn $35,000 a year. The single parent with three children would need to earn at least $40,000 a year.

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[10] U.S. Census Bureau, 2009-2013. American Community Survey 5-Year Estimates. Family is defined as two or more related people living in the same household.

[11] Information sources:

Food: USDA Center for Nutrition Policy and Promotion, "Official USDA Food Plans: Cost of Food at Home at Four Levels," Weekly Cost of the Low-Cost Plan, June 2013; *Clothing*: USDA Center for Nutrition Policy and Promotion, "Expenditures on Children by Families, Estimated annual expenditures on a child by single-parent families" and Bureau of Labor Statistics, "Consumer Expenditure Survey, Apparel and Services by Women, 16 and over;" *Shelter*: Department of Housing and Urban Development, "Fair Market Rent Documentation System;" *Utilities*: Virginia Housing Development Authority "Utility Allowance Schedule," and the U.S. Bureau of Labor Statistics, "Consumer Expenditure Survey, Telephone Services;" *Necessary Costs*: Bureau of Labor Statistics and Census Bureau recommended formula; *Transportation*: Charlottesville Area Transit, monthly bus pass; *Childcare*: Survey compiled by University of Virginia, Dean of Students, "Programs and Services, Students with Children, Charlottesville/Albemarle Daycares and Pre-schools"

As noted above, the U.S. Census Bureau estimates that 25% of the families in Charlottesville (1,800) do not earn a wage that allows them to be self-sufficient. Over 630 *families* make less than $15,000 a year.[12]

The following table elaborates on the incomes earned by Charlottesville families.

Annual Family Income and Benefits	Number of Charlottesville Families
$0 - $9,999	424
$10,000 - $14,999	210
$15,000 - $24,999	515
$25,000 - $34,999	651
Total	1,800

There are 24,504 families living in Albemarle county.

Of these, 3,861 (16 percent) do not make enough money to pay for the essentials of life and the added costs associated with working.[13]

Annual Family Income and Benefits	Number of Albemarle Families
$0 - $9,999	795
$10,000 - $14,999	536
$15,000 - $24,999	1,064
$25,000 - $34,999	1,466
Total	3,861

Over 1,300 Albemarle *families* make less than $15,000 annually.

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[12] To put this in context, a single mother working full-time at minimum wage earns $14,400 annually.
[13] The cost of living in Albemarle is slightly higher than in Charlottesville, due primarily to the higher cost of rent, which is $1,099/month for a two-bedroom.

Looking at our community as a whole, there are 5,661 families (18 percent) that make <u>less</u> than what it costs to <u>survive</u> in Charlottesville and Albemarle county.

Annual Family Income and Benefits	Number of Charlottesville and Albemarle Families
$0 - $9,999	1,219
$10,000 - $14,999	746
$15,000 - $24,999	1,579
$25,000 - $34,999	2,117
Total	**5,661**

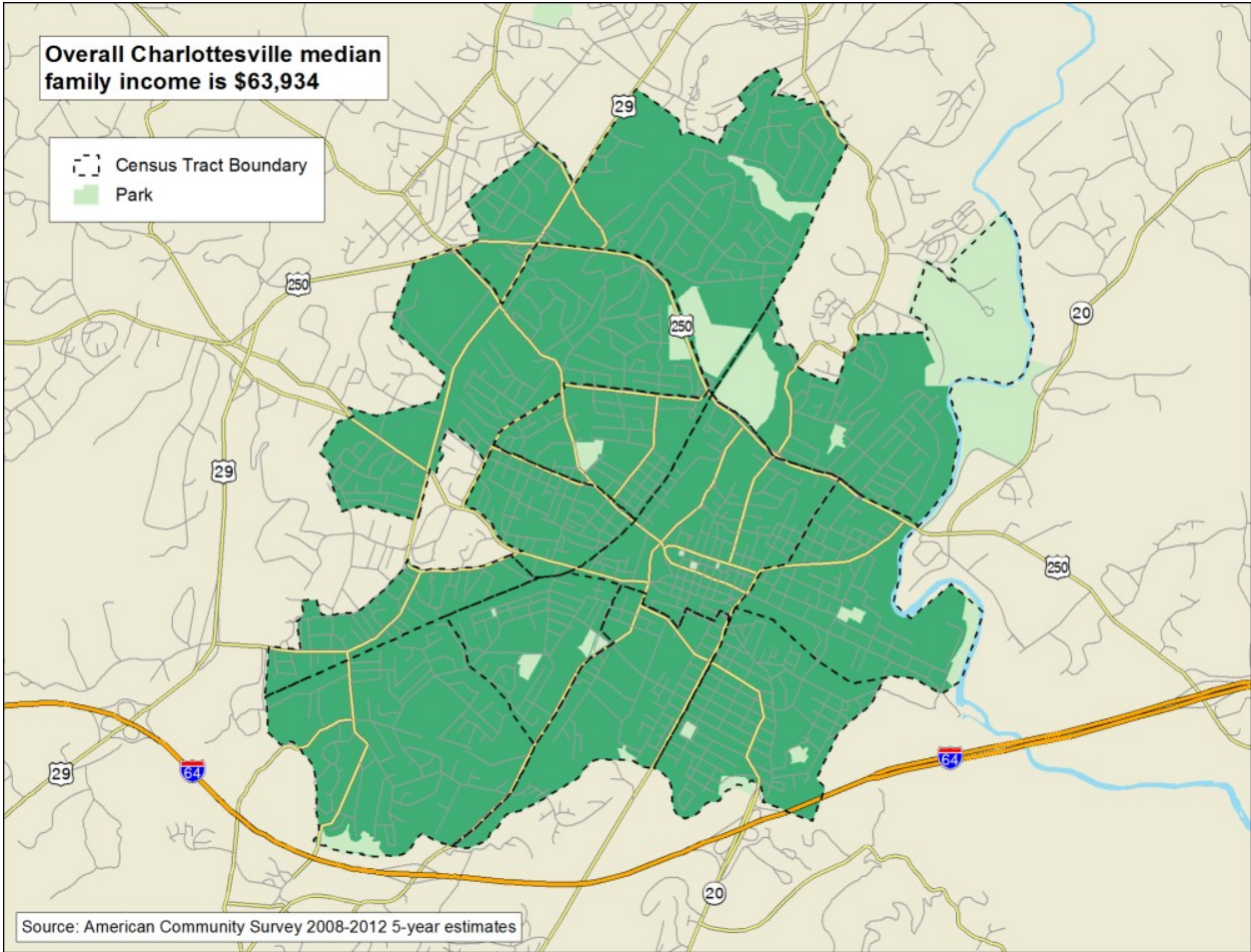|	
Number of Charlottesville and Albemarle families making less than self-sufficient income	**5,661**
Percentage of families making less than self-sufficient income	**18%**

Local Income Deficit

The annual local income deficit is the *cumulative* total of additional income these families would need to earn in order to close the gap between their current income and the total income they would need for all of these families to become financially self-sufficient. In our community, there are 5,661 families who do not earn enough to sustain themselves financially. To grasp what would be needed to lift these families to self-sufficiency, it is crucial to know the extent of the annual local income deficit. The annual local income deficit for Charlottesville and Albemarle is between $54 and $103 million annually.

To create a pathway from dependency to self-sufficiency for all of these families, the community needs to implement an economic development strategy that will generate $54-$103 million in additional total annual income for these families.

Putting that local income deficit into perspective, it amounts to 1-2 percent of the current total annual income earned by residents of Charlottesville and Albemarle, which in 2013 was $4.86 Billion. Our challenge is to create or identify jobs that will generate 1-2 percent more cumulative income for those families who are struggling to meet their basic needs.

Families in Charlottesville

On the face of it, Charlottesville's families appear to be doing fairly well. The median family income in Charlottesville is $63,937. That's comfortably above the income necessary for a family to be independent. And it certainly explains why many people, especially from beyond the city's borders, would not even consider Charlottesville when identifying places where people are suffering financial distress.

Overall Charlottesville median family income is $63,934

⌐¬ Census Tract Boundary
▧ Park

Source: American Community Survey 2008-2012 5-year estimates

Looking beneath the surface, however, reveals a more startling and troubling circumstance.

Charlottesville is a city of roughly 10 square miles. Like any city, Charlottesville has many neighborhoods located within its borders. In fact, the Census Bureau has divided the city into 12

different neighborhoods, known as census tracts.[14] These tracts are roughly equal in population and are bounded by major roads and railroad tracks.

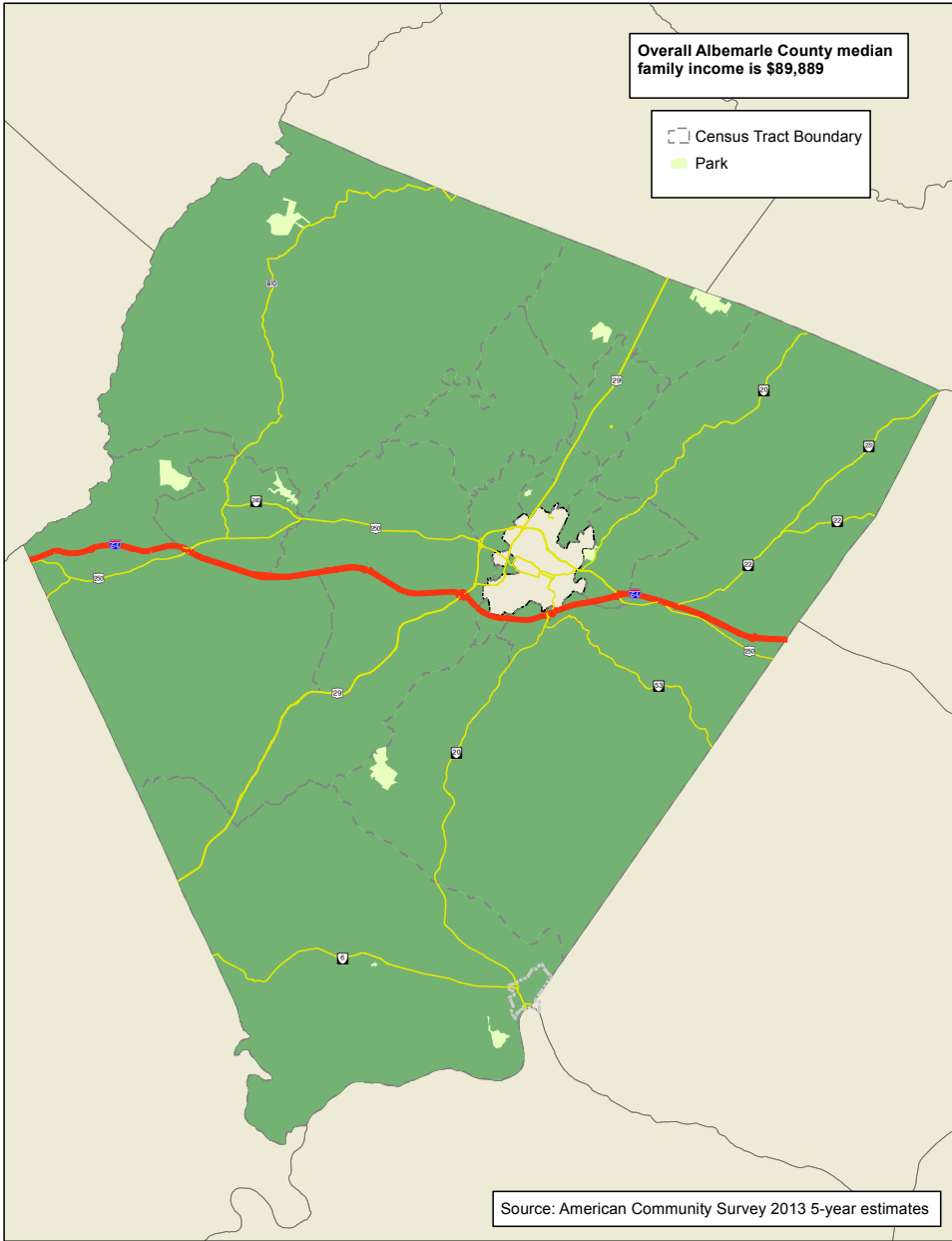The dotted lines in the map above show the 12 census tracts in Charlottesville.

These struggling families can be found throughout our ten-square mile city, but as this map shows, they tend to be concentrated in a few neighborhoods.
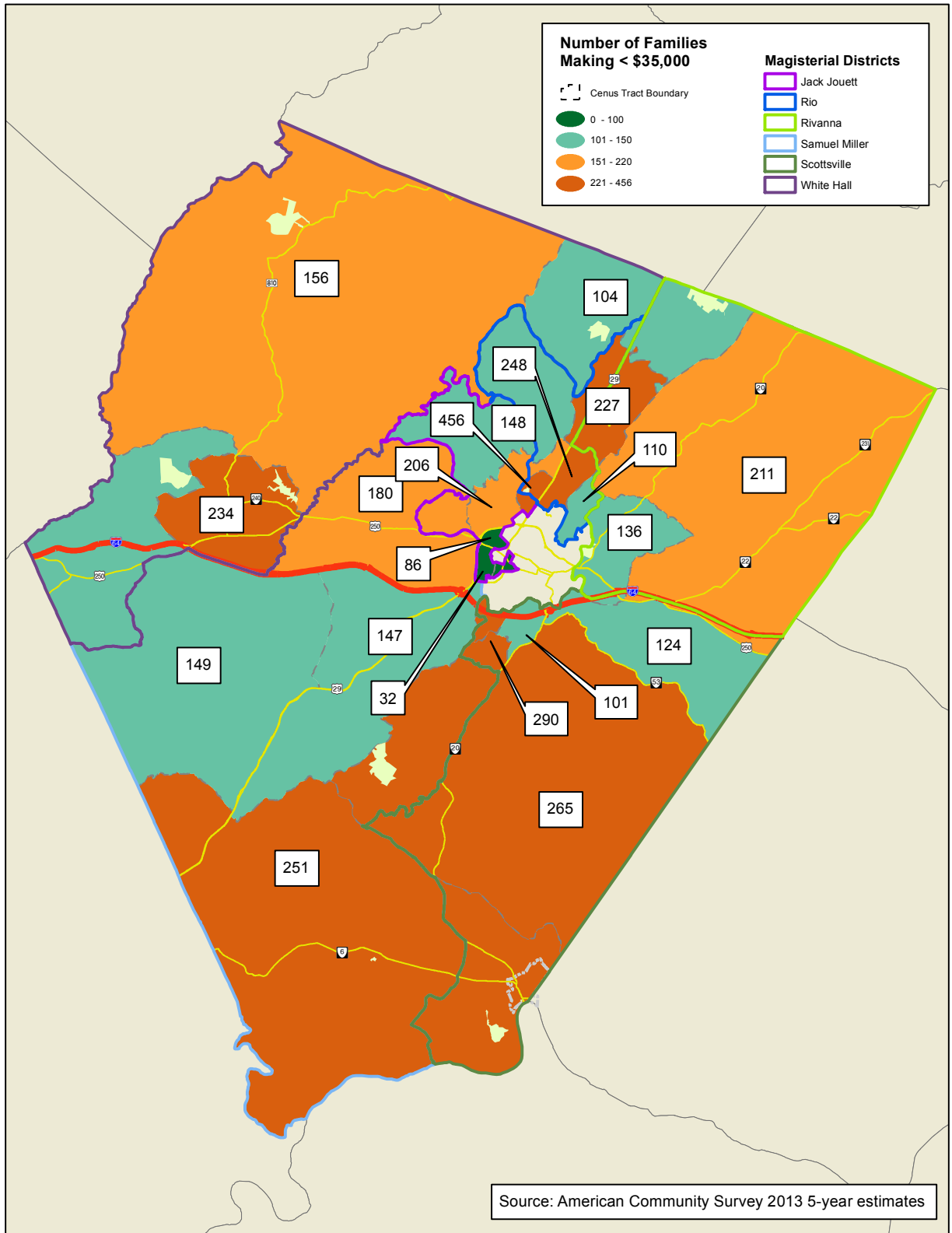

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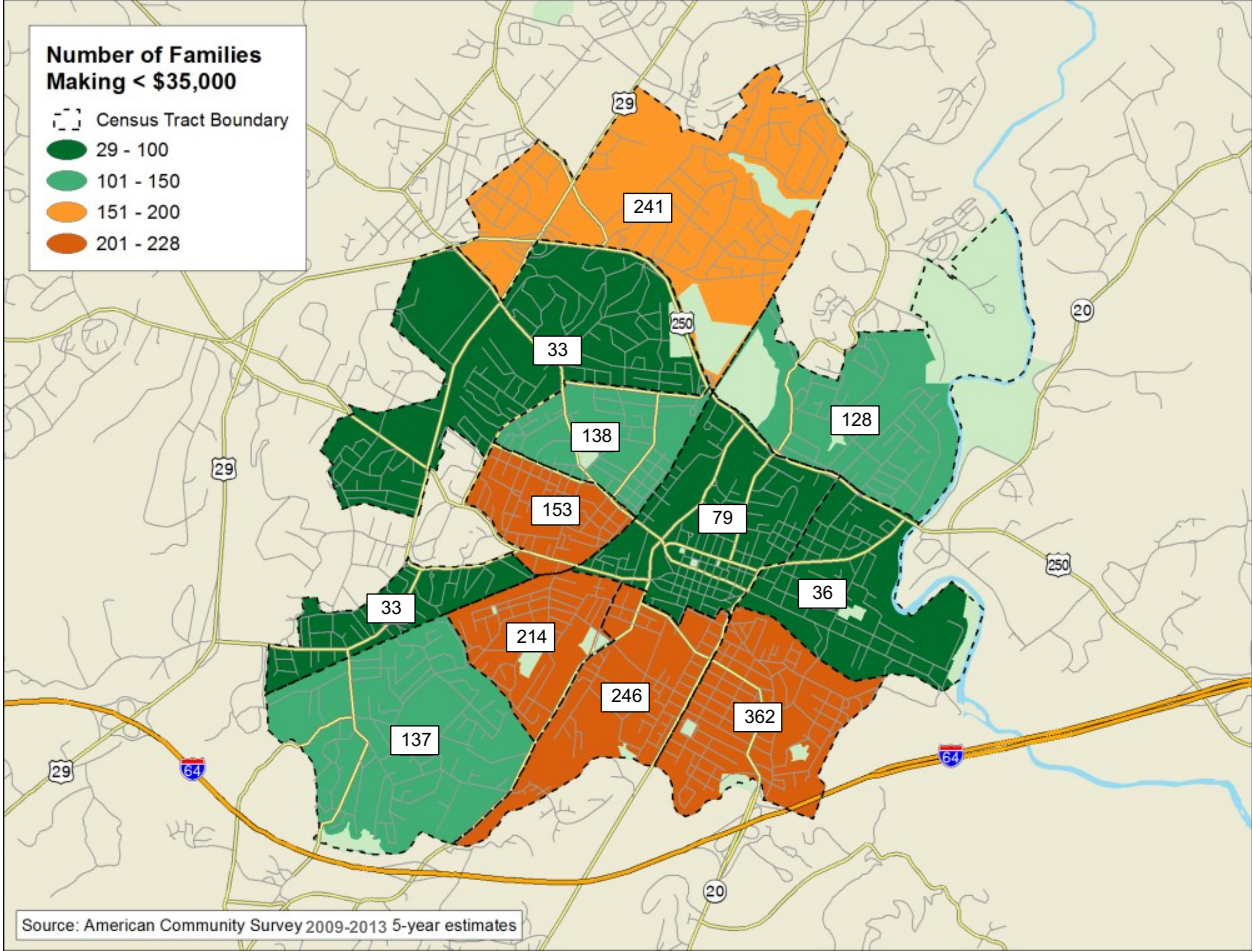
[14] In 2011, the U.S. Census Bureau combined two census tracts, formerly census tracts 1 and 3.01, into a new census tract 10.

Families in Albemarle County

Like Charlottesville, Albemarle county's families appear to being doing quite well overall, with a median family income of over $89,000. But also like Charlottesville, there are families throughout the community who do not earn enough to pay for their basic needs and the costs of working. The map on the following page shows that these families can be found in all parts of the county.

**Number of Families
Making < $35,000**

⌐⌐⌐ Cenus Tract Boundary

- 0 - 100
- 101 - 150
- 151 - 220
- 221 - 456

Magisterial Districts

- Jack Jouett
- Rio
- Rivanna
- Samuel Miller
- Scottsville
- White Hall

156

104

248

227

456

148

110

206

211

180

234

136

86

149

147

124

32

290

101

265

251

Source: American Community Survey 2013 5-year estimates

Issue Conclusion

In our region, over 5,600 families struggle every day to provide for themselves and their children. Many of those children are likely to face the same struggles the rest of their lives. Helping people pull away from those gravitational forces requires that we work as a community to help parents find the quality jobs that will reduce our annual local income deficit. This effort will yield substantial benefits not just for those parents, but for their children.

Part II: Finding a Solution

ISSUE SUMMARY

Nearly one out of every five families in the Charlottesville region does not earn enough income to provide their most basic needs. The vast majority of these struggling families consist of women and their children. Absent a sustained, methodical and intentional effort, a huge number of the children born into low-income families will remain there the rest of their lives.

To break this cycle, parents need quality jobs. There are over 5,600 families in our community who do not earn enough to be independent.

We now know the scope of the problem we are trying to solve, and we know that this income gap can be narrowed only if these parents find meaningful work. To accomplish that goal, the community needs to create and identify jobs within reach and families need to be positioned to get them.

The community of Charlottesville can tackle this problem. The families in trouble, though numerous, are not anonymous. The problem, though daunting, is not insurmountable. We have the will and the means. We now may have the method.

A SOLUTION

Change is Hard

Implementing a solution will be hard work, made more difficult by our own human nature. We both crave change and fear it.

Thomas Jefferson captured that essence of humanity in the Declaration of Independence, when he wrote ""All experience hath shewn, that mankind are more disposed to suffer, while evils are sufferable, than to right themselves by abolishing the forms to which they are accustomed." In short, change is hard.

Change is hard, not just for individuals, but for a community as well. But the alternative to changing is staying the same. And as a community, staying the same means consigning yet another generation of children to a life of struggle and dependency. To find our pathway to expanded economic opportunity, our community must change, and individuals must change.

Change is Happening

In September 2011, we issued the initial Orange Dot Project report, a *Declaration of Independence: Family Self-Sufficiency in Charlottesville, Virginia*. In that report, we advocated for a job-driven approach and the alignment of services behind job-seekers: "Parents need not just access to an actual job, but likely some support in keeping and thriving in that job…[A] concrete job prospect for a parent could provide the focal point that aligns existing services of the non-profits and agencies with the needs of the family. Once a specific job is identified, and the pathway to self-sufficiency made clear, then the support necessary to help the family along the pathway becomes clear—such as specific needs for childcare and transportation, particular job skills and necessary wardrobe." The report also suggested using "peer-to-peer outreach…to create a seamless pipeline from the parent to the job training to the job."

The following summer, Charlottesville City Council held a work session "recognizing the importance of economic sustainability as a means to creating employment opportunities that will allow citizens to become self-sufficient."[15] Determined to develop an action plan, City Council established a team to "further examine workforce development in our community as it relates to self-sufficiency for City residents."[16]

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[15] Workforce Development Strategic Action Team Report to City Council, *Growing Opportunity: A Path to Self-Sufficiency in Charlottesville*, July 11, 2013, p. 12

[16] *Ibid*., p. 7

In July 2013 this team, known as the Workforce Development Strategic Action Team, issued recommendations, including a recommendation to "explore the possibility of establishing a peer-to-peer network within Charlottesville's low-income neighborhoods that will provide City residents with the workplace training, basic skills training, support services, and job placement services necessary to meet employers' workforce needs."[17] The team also recommended "establishing a downtown satellite workforce center to ensure that City residents have access to training opportunities and resources that will help them meet local employers' workforce needs."[18] The Downtown Job Center recently celebrated its one year anniversary.

Then in May 2013, the Charlottesville Regional Chamber of Commerce, through its non-profit affiliate, launched its *Charlottesville Works Initiative*, a business-driven initiative to take action to help families achieve self-sufficiency. As we began developing a model, the *Charlottesville Works Initiative* listened to local partners and researched national practices to design a more intentional system for identifying people being left behind in our economy and connecting them to the quality jobs and supports in our community.

Building off these efforts, in October 2014, the *Charlottesville Works Initiative*[19] and Charlottesville's Strategic Action Team collaborated to convert research and recommendations into actions and deeds, coordinating the launch of two pilot projects adopting the approach we developed. The pilots test different variables, but follow the same model: The approach is job-driven, incorporates workplace readiness training for all job-seekers, and provides participants with access to comprehensive support services.

The model developed by *Charlottesville Works* and its partners charts a pathway from real people to real jobs by using existing social networks to identify quality job-seekers who would otherwise be overlooked, and by using employer networks to identify specific job openings. *Charlottesville Works* developed an assessment tool with the help of the Curry School of Education at the University of Virginia designed to reveal the supports an individual may need in order to secure and keep a targeted job.[20] *Charlottesville Works* also developed a rudimentary web-based platform that allows service providers to collaborate around an individual using shared access to the pathway charted by the assessment. This mechanism allows support services, like childcare and transportation, to be aligned across providers.

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[17] *Ibid.*, p. 8

[18] *Ibid.*

[19] In 2013, the Orange Dot Project began operating under the name, "The Charlotttesville Works Initiative."

[20] In our experience, individuals typically do not self-report their needs. Many people do not like asking for help and others may not recognize that help is needed.

Since launching the pilot less than one year ago, the *Charlottesville Works Initiative* has enrolled 39 job-seekers. Twenty-one are currently in training to pursue careers in nursing, office administration, bookkeeping and fire-fighting. Of the 17 who have completed training, 15 are employed (88%), and 12 are now earning over $25,000 annually (80%).

The following performance dashboard provides a snapshot of those efforts to date. It bears emphasizing that making this model work, even on a pilot scale, requires an enormous amount of cooperation among a number of community partners. Throughout these efforts, we have sought to harness—not duplicate—the tireless work being done by those partners, with the ultimate goal of making us all more effective in unleashing the potential of the people with whom we work.[21]
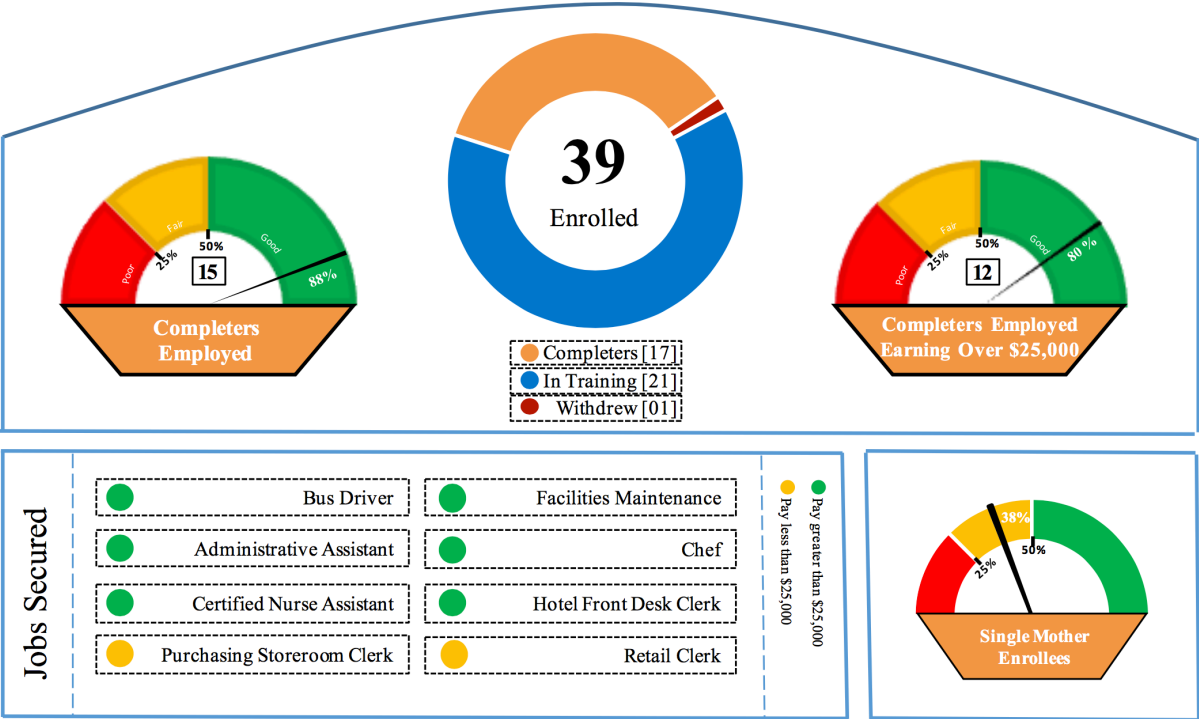
Relying largely on existing resources, we have developed and deployed an initial successful delivery model, although on an admittedly modest scale. While we need to continue testing elements of the model through the current pilot phases, our success thus far allows us to imagine

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[21] To implement its model, the *Charlottesville Works Initiative* enlisted the help of the following partners (in addition to Charlottesville's Strategic Action Team), who joined us on a Memorandum of Understanding: the Charlottesville Free Clinic, Literacy Volunteers of Charlottesville/Albemarle, Monticello Area Community Action Agency, Piedmont Virginia Community College, the United Way-Thomas Jefferson Area, the WALK program (Charlottesville High School) and the Women's Initiative. Employer partners for the pilot include Charlottesville Area Transit, the Charlottesville Parking Center, the Charlottesville Regional Chamber of Commerce, Farmington Country Club, Goodwill Industries, the Graduate hotel, and the University of Virginia Health System.

how the model could work on a larger scale.

Our Approach

Two Generation Strategy

In his book, *Our Kids: The American Dream in Crisis*, Harvard University Professor Robert Putnam writes that "[p]oor kids, through no fault of their own, are less prepared by their families, their schools, and their communities to develop their God-given talents as fully as rich kids."[22] If children do not graduate from high school or continue their education beyond high school, there is a good chance they will be impoverished as adults. And parents' income can determine the level of educational attainment—and the likelihood of self-sufficiency—of their children.

To break this cycle, therefore, we need to focus not just on the children—where there is already a substantial focus—but also on their parents. In short, to break the cycle we need a two-generation strategy. Children need quality schools and their parents need quality jobs.

Our Working Model

The solution to poverty is money. Money comes through jobs. But not just any job. The jobs need to pay a sufficient wage, with a possibility of upward mobility, in order to break the cycle of struggle facing no- and low-wage families.[23]

Our model that we have developed creates intentional pathways from struggling families to quality jobs. The model is built on a foundation of these quality jobs. For the model to work, a community needs to have, or help create, these jobs. Fortunately, Charlottesville already has many of those jobs. To connect parents to these quality job opportunities when they arise, we collect actionable intelligence about these jobs as they become available. Actionable intelligence includes the skills, experience and background checks required, along with the salary, hours and benefits offered. We then convey this job information to the actual individuals being left behind in our economy. *Charlottesville Works* uses "peers" to identify individuals fit for the job. Peers lie at the heart of our new approach. "Peers" are individuals who interact directly with individuals who are struggling and are especially well-connected and well-respected in their communities. These are the people who are at the center of social networks that exist all around us—in our

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[22] Putnam at 230. According to the Pew Charitable Trusts Economic Mobility Project, 42 percent of children born into the bottom fifth of family income will be there for life. Sharkey, Patrick. *Neighborhoods and the Black-White Mobility Gap*. Rep. Pew Charitable Trusts, 2009.

[23] Based on our cost of living, Charlottesville needs jobs that pay a minimum of $25,000 ($12.50/hour) that don't require a college degree.

neighborhoods, our schools, our churches, our nonprofits, our immigrant communities. These are the individuals who "know everybody." More importantly, they are individuals in the community to whom people turn for information and advice. In short, they're trusted.

Once the peer network identifies a good match for an available job, we chart a pathway from the person to the job that aligns all the resources required to position that individual to be a successful job-seeker and a valued employee. Those needed resources may include work skills (literacy, workplace readiness, technical), life management (childcare, transportation, stable shelter, apparel) and health (physical, mental, substance abuse recovery).

Once a job-seeker completes the pathway charted for them, we conduct an "exit interview" with them as a quality assurance measure, to make sure the individual has the skills and resources they need in order to excel at the job. Once the exit interview is completed successfully, we "vouch" for the individual with the prospective employer, certifying that the person is truly ready to work.

What it Takes for a Community to Work: 8 Key Ingredients

Based on our experience, we have identified eight "key ingredients" for effectively implementing this model to move actual people into quality jobs. As with baking, omitting a key ingredient likely leads to failure.

Implementing this model successfully requires the engagement and coordination among three types of networks: employer networks, peer networks and provider networks. Each of these networks needs to be identified and leveraged in order to provide these eight ingredients.

Employer networks (Real Jobs)

Family self-sufficiency begins with a quality job within reach. Not surprisingly, the effectiveness of this model also begins with a quality job. The starting point for charting a pathway to self-sufficiency must be to connect with an actual employer who has a need. This reverses the approach that has been more commonly used, which has traditionally started with the job-seeker rather than the job.

As U.S. Secretary of Labor Thomas Perez puts it: "We're doing away with what I call 'train and pray' — training people to be widget makers and praying that there's a company hiring widget makers. We need to provide people with the skills needed for jobs that actually exist."[24] This

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[24] Perez, Thomas "Job-Driven Training the Key to Stronger Workforce" *The Miami Herald*, 31 August 2014. *Miamiherald.com*. Web

requires an active and on-going engagement with employers. Employers with quality jobs hold the key to self-sufficiency.

For purposes of the model, we define a quality job within reach as one that pays $25,000 or more but doesn't require a college degree. These represent the first rung on a ladder of economic mobility. We strive to find jobs that allow the employee to climb higher. Examples of quality jobs within reach include certified nurse assistants, electricians, bus drivers, HVAC maintenance technicians and administrative assistants.

The benefits of this job-driven approach are two-fold: Quality jobs within reach don't just provide the money that ends poverty, but the tangible reality of those existing jobs provide the motivation for individuals to travel the pathway. The prospect of a rewarding job at the end of the pathway provides the incentive for people to keep moving (as long as traveling that path doesn't take too long). Thus, the model works best when it is job-driven: when jobs within reach are identified, and then individuals are selected who would be interested and qualified for those jobs.

Jobs and job information are the first two ingredients:

1. **Jobs**: Since the job "drives the train," a community needs to identify and help support those employers who have jobs that pay $25,000 or more and don't require a college degree. (Identification)

2. **Job Information**: Once those employers are identified, we need to collect "actionable intelligence" from them about the jobs requirements and benefits, so we can find suitable candidates. To leverage these employers and the opportunities they offer, we need to develop and deploy a system for collecting this information that is easy and becomes automatic. (Leverage)

Peer networks (Real People)

Once the needs of the employer are known, the community must apply an intentional approach for identifying individuals fit for the job. Many no- and low-income individuals distrust or are disconnected from the broadcast methods commonly used to convey job information. Information spreads more extensively and more credibly through people's social networks, with individuals they know and trust. This can be their friends and neighbors; it can also be agencies and nonprofits to whom struggling individuals have turned for help. These peer networks can identify quality candidates for quality jobs, can help them travel the pathway to secure those quality jobs, and can provide on-going support. Getting a quality job is just the first, albeit a major,

step toward financial security.[25] To achieve that ultimate monetary goal, individuals may need on-going support to retain the new job.[26] The first three months in a new job are often the most difficult, as the new employee adjusts to a new schedule, a new environment, new co-workers and new supervisors. Change is hard. In addition to retaining the job, continuing support can also help people advance in their job, manage their finances[27] and perhaps allow them to buy their own home.[28]

3 **Peer Network**: We need to identify those individuals and programs who have direct and trusted contact with a significant number of those being left behind in our economy. (Identification)

4 **Assessment**: Once these "peers" are identified, we need to leverage their relationships by training them how to identify suitable candidates for available jobs, how to assess the needs of those candidates, and how to coordinate care for those candidates. (Leverage)

5 **On-going support**: We need to provide on-going support for new employees, at least for the first three months and preferably for twelve.

Provider networks (Realizing Potential)

To get, maintain and excel in a job, many no- and low-income individuals need support. These needs fall into three general categories: skills, life management and healthcare. The supports an individual needs are identified in the assessment done by the peer. All identified needs must be met, or the individual is likely to fail. For example, if a single mother gets technical skills training but does not have reliable childcare, she will fail. If a single mother has technical skills and reliable childcare, but no soft skills, she will fail. If she has soft and technical skills and reliable childcare, but no transportation, she will fail. In 2010, the Annie E. Casey Foundation's Center for Working Families reported this key finding: "Clients who receive bundled services are three to four times more likely to achieve a major economic outcome (such as staying employed, earning a

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[25] We define financial security as having three months of living expenses set aside for times of need.

[26] While the ultimate monetary goal is financial security, the ultimate goal is human happiness, achieved by unleashing human potential.

[27] The Internal Revenue Service estimates that roughly 20 percent of those qualified to collect the Earned Income Tax Credit (available to low-wage workers) fail to do so.

[28] Home equity is also an important source of wealth and asset accumulation, particularly for minorities and those with lower incomes. Even research studies that have been less than sanguine about homeownership's benefits have found that low-income households who become and stay homeowners build significantly more wealth over time than those who remain renters. Reid, Carolina "Sustaining Homeownership: The Experience of City-Based Affordable Homeownership Programs (*Community Investments, Federal Reserve Bank of San Francisco*, 2009)

vocational certification or associate's degree or buying a car) than clients receiving only one type of service." Supports need to be identified and coordinated.

6 **Resource Providers:** We need to have resource providers in the community who offer skills, life management and healthcare services, and we need to invest in them so they have sufficient capacity to accommodate the number of individuals traveling the pathway to quality work.

1) **Skills**

   a) *Adult Education*: Virtually all of the jobs in our community, including entry level jobs, require a high school diploma (or GED). In addition, most jobs require English language proficiency, which can be a challenge for some immigrants and others with literacy challenges.

   b) *Workplace Readiness*: Employers routinely rank "soft skills," like dependability, punctuality and adaptability, as the most important for entry-level jobs.[29]

   c) *Technical*: Jobs that pay $25,000 or more that *don't* require a college degree often *do* require some form of credential or technical certification, such as a commercial driver's license or certification as a nurse aide (CNA).

2) **Life management**

   a) *Childcare*: Many no- and low-income individuals rely on family and friends to provide childcare, especially for children before they reach school-age. This approach is not only often unreliable, but it generally does not provide high-quality support for children during critical formative years.

   b) *Transportation*: While public transportation can help some who cannot afford their own vehicle, it is often not suitable for those who work late shifts, whose jobs or homes are not on bus routes, or who have to deliver children to childcare facilities.

   c) *Stable housing*: Charlottesville's high cost of housing creates stressful monthly challenges for those of modest incomes, and often forces individuals to live far away from available jobs, exacerbating the transportation struggle.

   d) *Apparel*: Some jobs require specific attire, which can be expensive to obtain (such as uniforms, work boots, and professional outfits).

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[29] According to the U.S. Chamber of Commerce Foundation, adequate workplace readiness skills "are a barrier that must be addressed because skills like punctuality, deportment, professionalism, teamwork, and communications are clearly vital to success in the workplace. U.S. Chamber of Commerce Foundation, Center for Education and Workforce, *Making Youth Employment Work: Essential Elements for a Successful Strategy*, U.S. Chamber of Commerce Foundation, 2015

e) *Financial Buffer*: Lack of a financial buffer can often thwart low-income job seekers (like the need to get glasses to secure a commercial drivers' license or the need to get a tuberculosis test to become a certified nurse assistant).

3) **Healthcare**

a) *Physical*: Inadequately provided medical care can prevent individuals from getting and keeping work. For example, individuals who have lost teeth due to poor dental care are often too embarrassed to go to job interviews.

b) *Mental*: Untreated mental health disorders can create obstacles to getting and keeping a job.

c) *Substance abuse recovery*: Many entry level jobs require drug-screenings.

7 **Coordination**: We need a mechanism that aligns resource specialists behind an individual based on the needs identified in the assessment.

Accountability

8 **Quality Control:** On an individual basis, we need to insure that job-seekers who have completed the charted pathway are truly "ready to work," and on a program basis we need to insure that the individuals are getting and keeping jobs that provide a self-sufficient wage.

Getting the Charlottesville Community to Work

In this section, we will discuss how to make this model work effectively in Charlottesville. Note that some of this work is underway (and not all of it costs money).

Harness What We Have; Build What We Don't

Charlottesville is blessed: economic prosperity and intellectual vitality surrounded by natural beauty. Yet, as we have shown, there are too many families who do not share in that bounty.

To increase access to that bounty, we need to fashion a mechanism that allows us, realistically and affordably, to harness a portion of our community's existing economic activity and direct it intentionally into our poorest neighborhoods.

Charlottesville also has an abundance of capacity for providing assistance to parents who do not have a history of family-supporting employment. The challenge in this community is less the absence of capacity than the need for more effective coordination.

The most effective—and cost-effective—approach to spreading the region's bounty is to amplify the effects of the region's extensive support services and economic power. We need to harness

what we have. Existing markets. Willing workers. Ample human services. Once we have determined how to harness what we have, we can identify any gaps that remain, and fill them. By focusing intentionally on creating jobs within reach, on identifying the individuals who want those jobs, and on crafting pathways from that person to that job, we can all share in our region's bounty and capture its potential. Real Jobs. Real People. Realizing Potential.

There are parallels between what it takes for an individual to work, and what it takes for a community to work: Identify opportunities, make an assessment, and chart a pathway. Through implementing the model, we have been able to identify community opportunities and make an assessment of community needs. The following section is the pathway we have charted for our community to make this model work on a larger scale in Charlottesville.

Employer network (Real Jobs)

We need to identify and help create more jobs that pay $25,000 or more that don't require a college degree. Our employer networks are critical to this effort.

We are fortunate in our community to have both expanding enterprises and stable businesses. Both provide job opportunities.[30] There are of course new jobs created when businesses grow, but there are also jobs available in mature businesses, who are hiring consistently simply to maintain current levels of employment due to natural attrition in the job market. Many of these positions do not require a college degree and pay a wage that could lead to self-sufficiency. According to data from the Central Virginia Economic Development Partnership, for example, there are 29,000 jobs in the Charlottesville and Albemarle that pay $30,000 or more that don't require a college degree.[31] When there is a vacancy in one of those jobs, we should to be poised to place talented people into that position. We need to work with employers to identify the nature of those positions and the qualifications job-seekers would need to present in order to secure those jobs when they become available. We need to enlist the assistance of employer networks to help us identify those available jobs.

Jobs	

Employer networks exist in our region which can be leveraged and expanded. Most of the employers in the community are connected either by affinity or by geography. The largest affinity

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[30] Haltiwanger, Jarmin and Miranda, National Bureau of Economic Research, "Who Creates Jobs? Small vs. Large vs. New?" (August 2010). The research shows that young, growing businesses account for 3% of total employment but 20% of job growth, while larger more mature businesses account for 45% of total employment and 40% of job creation.

[31] In our region, it is likely that many of those positions are being filled with college graduates, even though a college degree is not required. Workforce Development Strategic Action Team Report to City Council, *Growing Opportunity: A Path to Self-Sufficiency in Charlottesville*, July 11, 2013

network of employers is the Charlottesville Regional Chamber of Commerce. There are others, both formal and informal. Formal networks include the Charlottesville Business Innovation Council (technology), the Charlottesville Convention and Visitors Bureau (tourism), the Blue Ridge Homebuilders (residential construction), the Society of Human Resource Managers (hiring managers), the iLab at the Darden School (entrepreneurs), and the Community Investment Collaborative (entrepreneurs) and are some of the employer networks that we could leverage to identify quality jobs within reach. In addition, each locality has an office of Economic Development, which are in constant contact with employers within their jurisdictions to determine their needs.

- **Identifying existing jobs**. We need to leverage the relationships within our employer networks to identify quality jobs within reach as they become available. Employers need to know who to call to find quality job-seekers, and ideally that would be the Office of Economic or the Chamber or someone else who already works closely with and "understands" the employer. The relationships with employers should be sufficiently deep that when jobs become available, we know what kind of employee to find, using the peer network.

  Actions:
  - Convene the specialists in the employer network who are already on the "front lines" with employers to determine whether they have the capacity and interest in being the point of contact for employers who are seeking to fill jobs that pay $25,000 or more that don't require a college degree. If interested and able, discuss and refine the process we envision for identifying and training job-seekers who could fill those employer needs.

  - Establish a community benefits framework that can leverage government-related construction projects into actual local jobs. In addition to anchor institutions, Charlottesville's construction industry is also currently thriving. According to a report from Neighborhood Development Services in Charlottesville, construction spending totaled $211 million in 2012.[32] The Virginia Department of Transportation estimates there will be $230 million for road construction related to Route 29 projects, including $30.5 million managed by the City of Charlottesville for the extension of Hillsdale drive.[33]

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[32] City of Charlottesville, Neighborhood Development Services, "Significant Development Projects Underway," June 2013.

[33] In order to take advantage of those opportunities, we need a sustained, intentional, and methodical process. Absent such an approach, we are unlikely to realize the full potential of these opportunities. The Federal Reserve Bank of Minneapolis summarized the issue this way: "Economic development projects that have been promoted as boons for an entire city or community have often left low- and moderate-income neighborhoods missing out on the touted gains. When the time came to tally up the rewards that such projects can bring, it appeared that attractive opportunities like jobs, housing and new businesses had bypassed many of these neighborhoods."

- **Creating new jobs**. Employers hire when their businesses expand. Businesses expand when they find new markets. All around us there are markets. The Charlottesville region has a number of powerful economic engines; some of which are anchor institutions permanently embedded in the community. As a community, we need to work with our anchor institutions to identify those goods and services that they are being imported from outside the region and determine whether a slice of those could reasonably—and affordably—be produced in Charlottesville, with workers drawn from the low-wealth community.

  Actions:
    o Convene the Charlottesville buyer's club. To access a market, we need to understand it. The procurement specialists and purchasing departments of our region's anchor institutions are the experts on their needs. To serve those markets, and meet their needs, we should convene these experts to explore the opportunities they represent. Specifically, the community needs to seek their guidance on the types of goods and services they purchase on a recurring basis from outside the region, the approximate timing and value of those purchases, and whether these items could be produced or supplied by local vendors. This group could be convened either under the auspices of the Charlottesville and Albemarle Offices of Economic Development, or by the Charlottesville Regional Chamber of Commerce as one of its roundtables.

    o Refine the model for a hub that would serve as a bridge between the region's anchor institutions and the local businesses that could reasonably and affordably provide them with good and services. We need to create a bridge, or hub, between our large anchor institutions (like larger businesses, universities, hospitals, local governments), and local businesses, which can create jobs by supplying some of those goods and services using local workers. These hubs would provide both quality assurance for the large institutions and market access for small local businesses. If we want our local businesses to reap the benefits of these local markets in order to hire local workers, we need to be intentional about both identifying those markets and creating a mechanism that allows our region's enterprises to access them.

    o Promote light manufacturing. The initial focus of the hub will be to identify existing businesses that can fulfill ongoing needs of local institutions, since roughly eighty percent of all new jobs come from the expansion of an existing business. But there also may be an opportunity to build a light manufacturing facility that could fill a substantial and recurring need for our community's anchor institutions. Such a

light manufacturing facility, geared toward the needs of the regional economy, may be best positioned to employ a large number of lower skilled employees and perhaps fill a void created by the decline in local manufacturing and construction. While there are obstacles to locating a light manufacturing plant in this region—most notably the cost of land—the social and financial benefits of getting people back to work who otherwise will be left behind could provide sufficient impetus for the community to develop a mechanism to overcome those obstacles. For example, Charlottesville and Albemarle have supported business planning for a facility that would lightly process and flash-freeze local produce, for sale to anchor institutions.

Job Information

Our community is truly fortunate to have so many quality job opportunities. But as employers can attest, many of those job openings go unfilled, much to their frustration. We need to make sure that information about those available jobs gets into the hands of job-seekers who are either qualified, or could become qualified, to fill those jobs. Having jobs, without actionable information about those jobs, is like having a library full of books, but no card catalog.

- **Collecting job information**. Too often, information about available jobs does not have sufficient detail to allow us to reach into our neighborhoods using the peer network and find a suitable candidate. Critical information includes the nature of the work, the duties, hours, wages, benefits, technical skills needed and background check requirements.

  Actions:

  o Refine the tool developed by *Charlottesville Works* for collecting "actionable intelligence" from those employers who have jobs that pay $25,000 or more and don't require a college degree.

  o Encourage the specialists on the "front lines" with employers to use and improve the tool for collecting "actionable intelligence" on quality jobs within reach.

  o Encourage those employer "front line" specialists to disseminate that job information to the "peer network," so peers can hand-select suitable candidates for those available quality jobs.

Peer networks (Real People)

In Charlottesville, we are testing how best to use existing social networks to connect the region's existing services and economic power more directly to the families struggling in our community.

Early evidence from our pilot indicate that this approach works. It is built on a strong foundation. Charlottesville families were surveyed in 2003 as part of a needs assessment. According to the

needs assessment, "[t]he survey findings about where people are likely to go for assistance was explored in focus groups with parents, medical professionals, and educators. In all focus groups, parents confirmed that they are likely to go to family and friends first when they need assistance. They also reported that they are likely to go to a knowledgeable 'grassroots' community leader for assistance." *Comprehensive Needs Assessment of Charlottesville/Albemarle Children and their Families*, Charlottesville/Albemarle Commission on Children and Families (2003). In light of those results, the needs assessment recommended that the community "develop a cadre of knowledgeable neighborhood lay leaders to serve as information sources in their communities. *Summary of Findings and Recommendations*, *Comprehensive Needs Assessment of Charlottesville/Albemarle Children and their Families*, Charlottesville/Albemarle Commission on Children and Families (2003).

More recently, the U.S. Department of Labor found that a critical component of a successful model for creating a pathway to quality jobs, called Jobs-Plus, was "[c]ommunity support for work — neighbor-to-neighbor exchanges of information about job opportunities or employment services. This 'social capital' part of Jobs-Plus aimed to take advantage of the program operating in a defined place, by tapping into residents' social networks to promote circulation of information about employment and to encourage support for work within the housing development." *Sustained Earnings Gains for Residents in a Public Housing Jobs Program: Seven-Year Findings from the Jobs-Plus Demonstration*, MDRC (January 2010)

The Aspen Institute came to a similar conclusion regarding the use of social networks to connect people with jobs: "While an industry-valued credential or degree can provide a gateway to a better job, paths to employment still largely depend upon a job seeker's personal and professional networks. Many jobs are not advertised or promoted publicly, research has shown. Many people find jobs through friends, family or professional networks. 'Employers fill the majority of job openings through the unadvertised, or hidden, job market,' according to a Department of Labor study. Today, with at least four unemployed persons per every job opening, networks are all the more essential. Adult learners, particularly those who are low-income, often lack these essential networks." *Helping Adult Learners Navigate Community College and the Labor Market*, The Aspen Institute (February 2013)

Fortunately, these peer networks don't need to be built; they need to be identified and leveraged. A peer is someone who interacts with a significant number of people who are struggling, who is trusted by them to give good advice, who has the judgment to determine who is suitable for a given job, and who has the time and willingness to assist people traveling the pathway to quality work.

Getting to scale requires us to expand our ability to identify struggling individuals and connect them to the opportunities and resources they need.

- **Identifying "Program Peers."** Many of those who are drawn to work with low-income individuals in our agencies and nonprofits have all the attributes of a peer. To succeed in getting their clients to self-sufficiency, they need access to the jobs within reach that pay a decent wage and they need the ability to coordinate their services with sister agencies whose resources are also needed in order for their clients to get and keep quality jobs. To get to scale, these program peers will be provided the "actionable intelligence" about available jobs, so they can identify their clients who would be a good fit for the job. They will also be provided with the assessment and charting tools, that will allow them to coordinate care beyond what they offer.

   Actions:
   - Meet with programs that deal directly with struggling individuals and inquire whether they would benefit from access to specific information about available jobs.

- **Identifying "Affinity Peers."** These are peers who know struggling individuals from their neighborhoods, or their church, or their school, or their soccer team. These peers are more difficult to identify, since unlike the program peers they are not part of a formal system. Working with a social network expert from the University of Virginia's McIntire School of Commerce and with the former director of President Obama's ground game, however, we have developed a process for finding these individuals. The *Charlottesville Works Initiative* is using the "snowball method" of identifying those at the center of the targeted social networks. This process involves asking community leaders to identify individuals on whom they rely for information. We will then ask those identified people to provide the names of individuals in the community on whom *they* rely for information. We then begin to identify recurring names. Once those names are identified, we approach those individuals and ask if they are interested in participating as peers. If they are, we ask them to provide a short list of contacts in the community. We choose names randomly from the list of contacts to verify the connection. Using this approach, we will identify peers through both a top-down (starting with community leaders) and bottom-up (talking to people on the list of contacts) method for identifying the peers. In terms of the scale that these peer networks can reach, it is instructive to look at President Obama's 2012

campaign ground game. Relying solely on volunteers identified through social networking, the Obama campaign in Virginia knocked on 825,000 doors the weekend before the election. Once identified, the peers will also be provided actionable intelligence about jobs and will be trained on how to use the assessment and charting tools. These peers are already being asked to help the individuals who turn to them—providing these tools will make that help more structured and successful. These peers will be especially important for identifying low-income working mothers, who are often isolated by the time pressures of dealing with work and family.

Actions:
- o Continue to identify "affinity" peers using the snowball method.

- **Using job information**. Job information collected through the employer network will be conveyed to the peer network, so peers can identify talented job-seekers. Success of the model hinges largely on the successful use of that information. Just like the employer specialists, the peers need to appreciate fully the needs of employers. Peers will use their judgment to hand-select quality candidates, knowing that employers hire based on a job-seeker's capabilities, not their condition. This peer approach to identifying quality candidates organically creates a double-filter: the peer only reaches out to individuals who would be a good fit for the job, and the individual only pursues a job they are motivated to take.

Actions:
- o Train peers on how to make effective use of the actionable intelligence on jobs they are provided, focusing on recommending people for jobs based on an individual's capabilities (their ability to do the identified job), not simply on their condition (being in need of increased income).

- Coordinating the peer network.

Actions:
- o Develop a framework for coordinating peer networks across the region, to include identifying, training and assisting peers.

Assessment

Once the peer network identifies a good match for an available job, we chart a pathway from the person to the job that aligns all the resources required to position that individual to be a successful job-seeker and a valued employee. Those needed resources may include work skills

(literacy, workplace readiness, technical), life management (childcare, transportation, stable shelter, apparel) and health (physical, mental, substance abuse recovery).

We use an assessment, developed with the Curry School of Education at the University of Virginia, that identifies the supports an individual will need to secure and keep a targeted job.

- **Assessing job-seeker needs**. Talking to both employers and employees, we understand that people lose opportunities because they don't have the supports in place that would make them a valued and valuable worker. People often don't self-identify needs, so a tool to probe for those needs is necessary.

  Actions:
  - Train peers on the tool-kit developed by *Charlottesville Works*, which includes the strengths-based assessment tool, explanation of peer roles and responsibilities, and a description of the pathways process.
  - Encourage service providers who are interested in serving as peers how to use the assessment tool we developed, or help them modify their own assessment to achieve the same goal.

- **Assisting peers to address issues**. There are problems that peers will not know how to solve, and they should have a point of contact they can call for assistance.

  Actions:
  - Create a trouble-shooting clearinghouse that peers can contact when issues arise that are beyond their capacity to resolve.

Provider network (Realizing Potential)

While our community is blessed by having many service providers and the philanthropic support to sustain them, there are gaps.

Resource Providers

Getting to scale requires that we fill those gaps. Even on a modest scale, our model has uncovered these most notable ones. As we expand our scale, we will also need to determine the capacity of the service providers who are currently filling needs.

- **Increasing availability of quality workplace readiness training**. While employers both nationally and locally have identified the need for effective soft skills training, there is no dedicated source for this critical training. Our pilot has developed an innovative approach to providing this training effectively, by coupling in-class group instruction with mental

health counseling, using evidence-based models developed by the University of Michigan (group instruction) and the Centers for Disease Control (counseling). To get to scale, we need to establish a workplace readiness institute, with dedicated instructors and counselors, to make this innovative approach more widely and quickly accessible.

Actions:
- o Create a workplace readiness institute. Continue working with PVCC, CATEC, the Women's Initiative and the Jefferson School Foundation to develop a dedicated workplace readiness institute that will combine effective in-class instruction and job coaching by a mental health counselor. This will include coordinating a training for up to 20 potential classroom instructors on the "Winning New Jobs" curriculum developed by the University of Michigan.[34]

- **Expanding access to quality childcare**. Reliable, high-quality childcare can be made more available by increasing the number of scholarships that are offered through the United Way and by expanding pre-Kindergarten to three year-olds in our public schools.

Actions:
- o Increase investment in the United Way childcare scholarship program.
- o Expand pre-K education to three year-olds.

- **Providing transitional transportation**. No- and low-income individuals often need transportation to get to training and to the first few months on the job, until they are able to afford their own vehicle or other mode of transportation.
Actions:
- o Expand availability of low- or no-cost bus passes throughout the region for individuals in training or in the first months of a new job, building off Charlottesville's successful GO Rider program.
- o Develop a model for operating a fleet of reliable, donated vehicles that could be used by job-seekers during training and the first months of new employment. These loaners would be returned to the fleet when no longer needed, and used by the next job-seeker. The model will include identifying a permanent nonprofit or agency home for this fleet.
- o Research the availability and cost of insurance for fleet of loaner vehicles. These vehicles could provide access to more affordable transitional housing outside of more expensive urban centers.
- o Create an Uber-like network for volunteers who are willing to drive job-seekers to training and the first few months of a new job.

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[34] Regarding workplace readiness training, the U.S. Chamber of Commerce Foundation notes that "[t]he good news is that soft skills are teachable, although it takes concerted effort through targeted training and coaching."

- **Providing transitional stable shelter**. Like transitional vehicles, there is also a need for transitional housing—a stable place where an individual who is in training and in the first few months of a good job can live safely and affordably.

  Actions:
    - Calculate the demand for transitional rental units to determine whether existing apartments could be leased and sublet on a weekly or monthly basis.
    - Meet with landlords to determine whether a non-profit could "insure" new rentals for job-seekers traveling the pathway, in lieu of requiring a security deposit from people with little or no financial buffer.
    - Develop a model for managing transitional housing for job-seekers during training and the first months of new employment. The model will include identifying a permanent nonprofit or agency home for this housing.

- **Creating an emergency fund**. We need to create a fund to address an acute financial crisis faced by a job-seeker that relates directly to finding a job. We will also need to develop the criteria for accessing the funds, focusing on whether the crisis is truly acute and whether it is a one-time expense that must be met in order for the individual to get or keep a quality job.

  Actions:
    - Develop a model for operating an emergency fund that would provide financial support on a non-recurring basis for individuals traveling the pathway to self-sufficiency. The model will include identifying a permanent nonprofit or agency home for this fund.

- **Determining the capacity of existing resource providers along the pathway**.

  Actions:

    - Inventory the capacity of service providers who are meeting current demand but would likely be overwhelmed by an increase.

Coordination

The assessment determines the supports that are needed to move a talented individual into a quality job. We need to develop a mechanism that makes it easy for service providers to align those supports behind an individual traveling the pathway. *Charlottesville Works* developed a rudimentary, web-based platform that allows service providers to collaborate around an individual using shared access to the pathway charted by the assessment. This mechanism allows support services, like childcare and transportation, to be aligned across providers behind a

person based on an individual's distinctive needs, much as a digital medical record coordinates specialists around a patient in a hospital based on the chart prepared by the primary care physician.

- **Developing a user-friendly platform that allows peers to chart the assessment and service providers to access the chart as a means of coordinating services behind an individual**. The chart should also allow service providers to download information from the chart so job-seekers don't have to repeat commonly requested information.

  Actions:
    - Work with the Computer Science Department at the University of Virginia to refine the web-based tool developed by the *Charlottesville Works Initiative* to coordinate support services behind an individual based on the assessment.
    - Train peers and service providers how to use the pathways charting tool, once developed.

- **Identifying the eligibility requirements for each service provider along the pathway, so we can know which individuals to send to which specialist to address the needs identified in the assessment**.

  Actions:
    - Upgrade the web-based tool for charting the pathway to include eligibility requirements of service providers.

Quality Control

Employers need to know that the job applicant is truly ready to work, based on criteria important to the employer. Taxpayers and philanthropists need to know whether the overall system is working.

- **Overcoming perception of risk**. Whether consciously or subconsciously, hiring involves an element of risk assessment. Employers use applications, résumés, cover letters, interviews, background checks and references as a means of assessing whether a job-applicant is going to make them money or cost them money. To mitigate risk, employers often rely on trusted sources to "vouch" for the applicant. We need to create a credible system of vouching for job-seekers, so employers can feel confident that the applicant we have hand-selected is qualified and prepared for the job. This certification process will likely contain both subjective and objective elements.

Actions:
- o Work with the community's hiring managers, such as the local chapter of the Society of Human Resource Managers, to develop an "exit interview" process that can be used to certify that job-seekers who have completed the charted pathway are truly "ready to work."

- Holding the program accountable by developing a mechanism that accurately demonstrates whether this program is achieving its objectives. Specifically, the program should be able to document wage gains of program participants.

Actions:
- o Execute a data-sharing agreement with the Virginia Employment Commission to provide wage data on participants enrolled in the program. This data is already collected on a quarterly basis by the Virginia Employment Commission.

Achieving Self-Sufficiency by Lowering Expenses

The primary means for helping families achieve self-sufficiency is to raise their income. But there is another lever the community could pull to help achieve the same objective: lowering expenses.

Market forces beyond our control may prevent us from raising incomes substantially, so a complementary strategy could be geared toward lowering expenses. Looking at the expenses of low-wage working families in our community, there are two areas where progress could be made.

Childcare

One of the largest expenses for a single working parent is childcare. The annual cost for having a child in daycare in Charlottesville is between $9,000 and $12,000. There are efforts underway in in the community to expand the availability and affordability of pre-Kindergarten schooling for children over three years old. This effort should be further encouraged. Relieving a parent of childcare expenses is tantamount to providing her a $9,000 to $12,000 raise. That would certainly help the family achieve self-sufficiency and would reduce the local income deficit.

Housing

The other major expense for families is housing. Due to the interplay between income and expenses, a comprehensive approach to helping families achieve self-sufficiency should include efforts to increase access to affordable housing.

Addressing the high cost of housing would go a long way toward helping families become more self-sufficient if incomes cannot be raised high enough to achieve that level of independence.

Affordable housing advocates have worked tirelessly to make homes in the Charlottesville region more affordable, while the market has historically worked in the opposite direction. We need to continue our efforts to explore every option that can put a decent home within reach of a parent who works full-time in our community, especially one who has climbed onto the first rung of the economic ladder by traveling a defined pathway toward self-sufficiency.

Working Both Sides of the Self-Sufficiency Ledger

Addressing the high costs of childcare and housing are included here to make sure that the community considers both options for reducing the local income deficit: raising family incomes and lowering family expenses. If the community can make substantial progress on one or both, we will be successful in achieving a result that has thus far eluded other communities—breaking the low-wage cycle that holds back too many of our neighboring families.

CONCLUSION

Good people, many of them parents, are being left behind in our economy.

That is not good for them, that is not good for their children, and that is not good for us, their neighbors.

For those prepped and prepared to go to college, the pathway to quality jobs is clear. There are career counselors and financial aid and a dean of students to help. But those who do not go to college often flounder in our economy, with no guidance counselor, no financial aid, and not enough skills to make them obviously valuable to an employer.

While not ready for college, these neighbors <u>are</u> ready for work. They have the desire to provide for their families. They have a parent's motivation to want a better life for their kids. What they don't have, unless we build it, is a clear pathway to get them there. One that helps them get the skills and support they need to start climbing a career ladder that pays a decent wage but doesn't require a college degree. In the Charlottesville community, we have those jobs. We just need to construct the pathway that leads to them. Only then can our neighbors realize their potential as people and parents, and only then can we realize our potential as a community.

Building that pathway requires work. Sustained, methodical, exhausting work. And when we look at a list of over 30 action items for the community, we may conclude that it simply can't be done. But it must be done.

University of Virginia alum Robert F. Kennedy, in his famous "Ripple of Hope" address in South Africa in 1966, quoted from an Italian philosopher who said there is "`nothing more difficult to take in hand, more perilous to conduct, or more uncertain in its success than to take the lead in the introduction of a new order of things.' Yet this is the measure of the task [before you], and the road is strewn with many dangers.

"First, is the danger of futility: the belief there is nothing one man or one woman can do against the enormous array of the world's ills-against misery and ignorance, injustice and violence. Yet many of the world's greatest movements, of thought and action, have flowed from the work of a single man. A young monk began the Protestant Reformation, a young general extended an empire from Macedonia to the borders of the earth, and a young woman reclaimed the territory of France. It was a young Italian explorer who discovered the New World, and the thirty-two-year-old Thomas Jefferson who proclaimed that all men are created equal."

We have been created equal, but talent untapped stifles the fullness of that creation. We have initiated a process for tapping that talent, for allowing individuals to realize their potential. The work is not futile. In fact, just the opposite. It is effective. And essential.
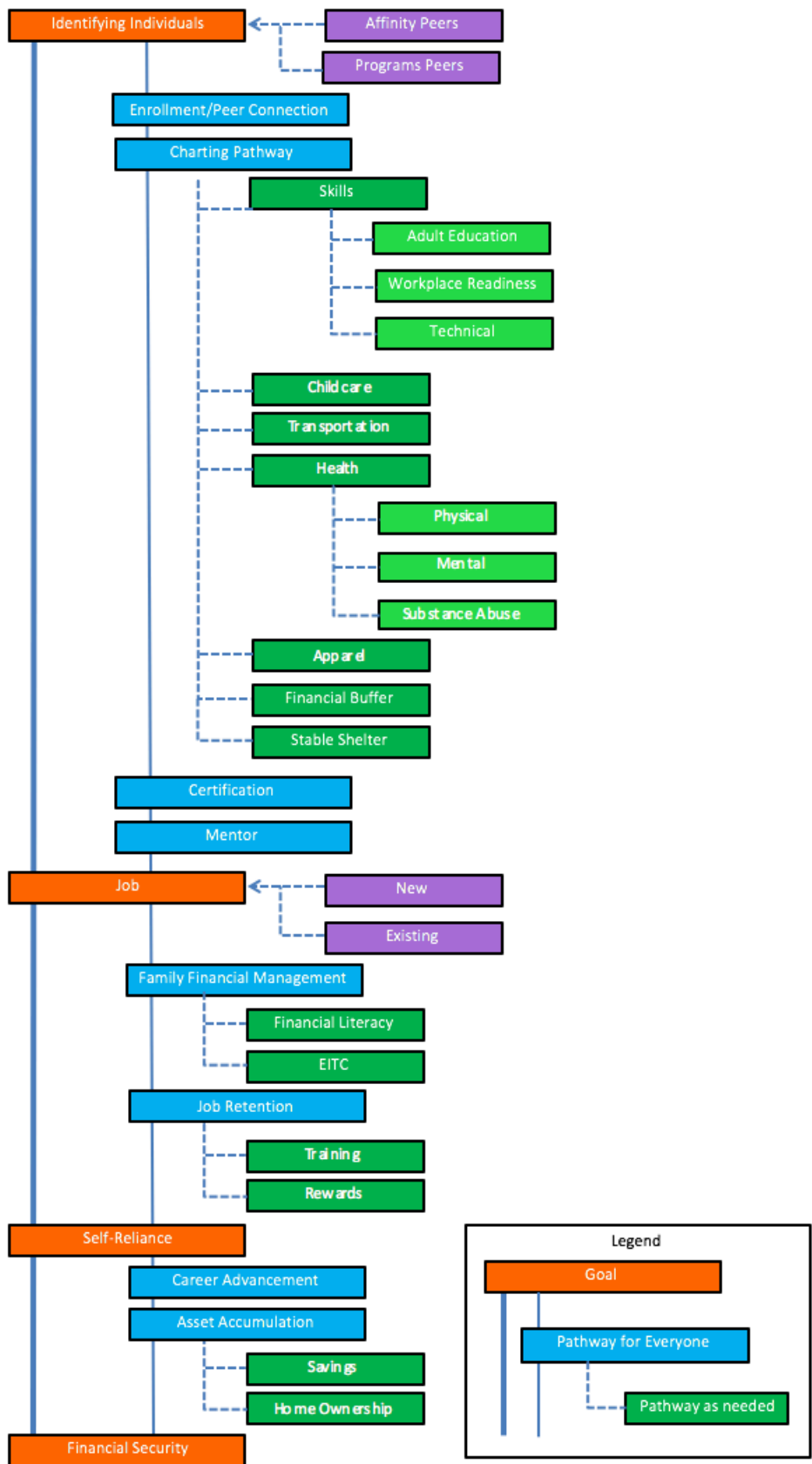
We can realize our potential as a community only when our neighbors can realize their potential as human beings, and can realize the dreams they have for their children.

Action Items:

o Convene the specialists in the employer network who are already on the "front lines" with employers to determine whether they have the capacity and interest in being the point of contact for employers who are seeking to fill jobs that pay $25,000 or more that don't require a college degree.

o Establish a community benefits framework that can leverage government-related construction projects into actual local jobs.

o Convene the Charlottesville buyer's club.

o Refine the model for a hub that would serve as a bridge between the region's anchor institutions and the local businesses that could reasonably and affordably provide them with good and services.

o Refine the tool developed by the *Charlottesville Works Initiative* for collecting "actionable intelligence" from those employers who have jobs that pay $25,000 or more and don't require a college degree.

o Encourage the specialists on the "front lines" with employers to use and improve the tool for collecting "actionable intelligence" on quality jobs within reach.

o Encourage those employer "front line" specialists to disseminate that job information to the "peer network," so peers can hand-select suitable candidates for those available quality jobs.

o Meet with programs that deal directly with struggling individuals and inquire whether they would benefit from access to specific information about available jobs.

o Continue to identify "affinity" peers using the snowball method.

o Train peers on how to make effective use of the actionable intelligence on jobs they are provided, focusing on recommending people for jobs based on an individual's capabilities (their ability to do the identified job), not simply on their condition (being in need of increased income).

o Develop a framework for coordinating peer networks across the region, to include identifying, training and assisting peers.

o Train peers on the tool-kit developed by *Charlottesville Works*, which includes the strengths-based assessment tool, explanation of peer roles and responsibilities, and a description of the pathways process.

o Encourage service providers who are interested in serving as peers how to use the assessment tool we developed, or help them modify their own assessment to achieve the same goal.

o Create a trouble-shooting clearinghouse that peers can contact when issues arise that are beyond their capacity to resolve.

o Create a workplace readiness institute.

o Increase investment in the United Way childcare scholarship program.

- Expand pre-K education to three year-olds.

- Expand availability of low- or no-cost bus passes throughout the region for individuals in training or in the first months of a new job, building off Charlottesville's successful GO Rider program.

- Develop a model for operating a fleet of reliable, donated vehicles that could be used by job-seekers during training and the first months of new employment. These loaners would be returned to the fleet when no longer needed, and used by the next job-seeker. The model will include identifying a permanent nonprofit or agency home for this fleet.

- Research the availability and cost of insurance for fleet of loaner vehicles. These vehicles could provide access to more affordable transitional housing outside of more expensive urban centers.

- Create an Uber-like network for volunteers who are willing to drive job-seekers to training and the first few months of a new job.

- Calculate the demand for transitional rental units to determine whether existing apartments could be leased and sublet on a weekly or monthly basis.

- Meet with landlords to determine whether a non-profit could "insure" new rentals for job-seekers traveling the pathway, in lieu of requiring a security deposit from people with little or no financial buffer.

- Develop a model for managing transitional housing for job-seekers during training and the first months of new employment. The model will include identifying a permanent nonprofit or agency home for this housing.

- Develop a model for operating an emergency fund that would provide financial support on a non-recurring basis for individuals traveling the pathway to self-sufficiency. The model will include identifying a permanent nonprofit or agency home for this fund.

- Inventory the capacity of service providers who are meeting current demand but would likely be overwhelmed by an increase.

- Work with the Computer Science Department at the University of Virginia to refine the web-based tool developed by the *Charlottesville Works Initiative* to coordinate support services behind an individual based on the assessment.

- Train peers and service providers how to use the pathways charting tool, once developed.

- Upgrade the web-based tool for charting the pathway to include eligibility requirements of service providers.

- Work with the community's hiring managers, such as the local chapter of the Society of Human Resource Managers, to develop an "exit interview" process that can be used to certify that job-seekers who have completed the charted pathway are truly "ready to work."

- Execute a data-sharing agreement with the Virginia Employment Commission to provide wage data on participants enrolled in the program. This data is already collected on a quarterly basis by the Virginia Employment Commission.

Creating Pathways to Self-Reliance in Charlottesville and Albemarle County

Identifying Individuals

Affinity Peers

Programs Peers

Enrollment/Peer Connection

Charting Pathway

Skills

Adult Education

Workplace Readiness

Technical

Childcare

Transportation

Health

Physical

Mental

Substance Abuse

Apparel

Financial Buffer

Stable Shelter

Certification

Mentor

Job

New

Existing

Family Financial Management

Financial Literacy

EITC

Job Retention

Training

Rewards

Self-Reliance

Career Advancement

Asset Accumulation

Savings

Home Ownership

Financial Security

Legend

Goal

Pathway for Everyone

Pathway as needed